

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: BLANCHE GARDNER	§	Case No.: 08-06164
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	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/14/2008.
- 2) This case was confirmed on 06/09/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/09/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/23/2011.
- 5) The case was converted on 02/11/2012.
- 6) Number of months from filing to the last payment: 41
- 7) Number of months case was pending: 48
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 18,400.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 13,455.00
Less amount refunded to debtor	\$ 61.96
<b>NET RECEIPTS</b>	<b>\$ 13,393.04</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,100.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 891.38
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,991.38**

Attorney fees paid and disclosed by debtor **\$ 400.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRA RECEIVABLES MANA	UNSECURED	269.00	331.56	331.56	79.36	.00
SPIRIT OF AMERICA/LA	UNSECURED	90.00	130.74	130.74	31.26	.00
WINONA NATIONAL BANK	OTHER	NA	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	1,501.00	1,501.29	1,501.29	401.69	.00
ECAST SETTLEMENT COR	UNSECURED	3,588.00	3,797.59	3,797.59	1,016.10	.00
BANK ONE/CHASE	UNSECURED	3,245.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	330.00	414.13	414.13	110.77	.00
CHASE	UNSECURED	4,597.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	1,900.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	2,716.00	2,865.96	2,865.96	766.82	.00
EMERGE/FNBO	UNSECURED	5,272.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	4,517.00	269.35	269.35	66.92	.00
ECAST SETTLEMENT COR	UNSECURED	1,739.00	874.20	874.20	233.92	.00
CHASE BANK	UNSECURED	386.00	386.64	386.64	88.91	.00
LB CATALOG	UNSECURED	NA	NA	NA	.00	.00
NATIONAL CITY BANK	UNSECURED	4,077.00	4,077.02	4,077.02	1,090.86	.00
NICOR GAS	UNSECURED	22.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,641.00	1,852.50	1,852.50	495.66	.00
UNVL CITI	UNSECURED	2,449.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	4,286.00	4,454.60	4,454.60	1,191.88	.00
WELLS FARGO MORTGAGE	UNSECURED	3,164.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	1,002.00	1,065.69	1,065.69	285.14	.00
WORLD FINANCIAL NETW	UNSECURED	2,938.00	1,065.09	.00	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
EAST BAY FUNDING	UNSECURED	1,368.00	1,447.37	1,447.37	387.28	.00
EAST BAY FUNDING	UNSECURED	810.00	867.66	867.66	232.16	.00
EAST BAY FUNDING	UNSECURED	481.00	525.39	525.39	135.38	.00
JETAUN GARDNER	OTHER	NA	NA	NA	.00	.00
SHERRY ADAMS LITTLE	OTHER	NA	NA	NA	.00	.00
SHERRY ADAMS LITTLE	OTHER	NA	NA	NA	.00	.00
WELLS FARGO AUTO FIN	SECURED	11,103.00	11,017.56	.00	.00	.00
WINONA NATIONAL BK	SECURED	129,341.00	129,371.94	.00	.00	.00
CHASE BANK USA	SECURED	NA	1,051.62	.00	.00	.00
CIRCUIT CITY	UNSECURED	NA	1,153.32	1,153.32	286.49	.00
WINONA NATIONAL BK	SECURED	NA	150.00	150.00	150.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	5,749.04	5,749.04	1,538.22	.00
ECAST SETTLEMENT COR	SECURED	NA	865.00	.00	.00	.00
LVNV FUNDING	UNSECURED	NA	.00	.00	.00	.00
EAST BAY FUNDING	UNSECURED	NA	3,037.94	3,037.94	812.84	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>150.00</u>	<u>150.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	150.00	150.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	34,801.99	9,251.66	.00

**Disbursements:**

Expenses of Administration	\$ 3,991.38	
Disbursements to Creditors	\$ 9,401.66	
<b>TOTAL DISBURSEMENTS:</b>		\$ 13,393.04

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/05/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.